

Law Office of

Shapiro, DiCaro & Barak, LLC

One Huntington Quadrangle
Suite 3N05
Melville, New York 11747
(631) 844-9611
FAX (631) 844-9525

June 21, 2019

Honorable Sean H. Lane
United States Bankruptcy Court
300 Quarropas St
White Plains, NY 10601

RE: Michael J. Kraus
Chapter 13
Case Number: 18-23391
SD&B File Number: 18-070963

Dear Judge Lane:

This loss mitigation status letter is submitted on behalf of TIAA, FSB d/b/a TIAA Bank f/k/a EverBank ("TIAA"), a secured creditor of the above-referenced Debtor, concerning the property located at 27 Valenza Lane, Blauvelt, NY 10913 (the "Property").

Please be advised that TIAA holds the second mortgage on the Property, with loan number ending in 5949, as more fully set forth in Claim No. 5. The first mortgage on the Property is currently serviced by SN Servicing Corp., as more fully set forth in Claim No. 6.

TIAA is pleased to report that it approved the Debtor for a permanent loan modification offer. Our firm emailed a copy of the permanent loan modification offer to the Debtor's Attorney on May 31, 2019.

To date, TIAA has not yet received the executed permanent loan modification. However, there has been extensive correspondence between the parties to confirm the mailing address, payment method, etc. Upon information and belief, the Debtor intends to accept the permanent loan modification.

If you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,

/s/ Katherine Heidbrink

Katherine Heidbrink

ATTORNEYS AT LAW

Katherine Heidbrink, Bankruptcy Attorney Direct (631) 844-9611 ext. 3028 kheidbrink@logs.com

ROCHESTER OFFICE 175 Mile Crossing Boulevard Rochester, NY 14624 PHONE (585) 247-9000 FAX (585) 247-7380